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P/2167-260

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

in re Patent Application of

Lloyd ADAMS et al.

Serial No. : 09/765,137

Filed : January 18, 2001

For : NETWORK BASED LOAN APPROVAL AND DOCUMENT
ORIGINATION SYSTEM

New York, New York

Date: May 14, 2001

Group Art Unit: --

Examiner: --

Asst. Commissioner for Patents

Washington, DC 20231

Attention: Application Branch

**RESPONSE TO NOTICE TO FILE CORRECTED
APPLICATION PAPERS - FILING DATE GRANTED**

Sir:

In response to the Notice to File Corrected Application Papers - Filing Date Granted, mailed March 12, 2001, submitted herewith are the substitute drawings as was requested in the above-mentioned Notice.

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account #15-0700.

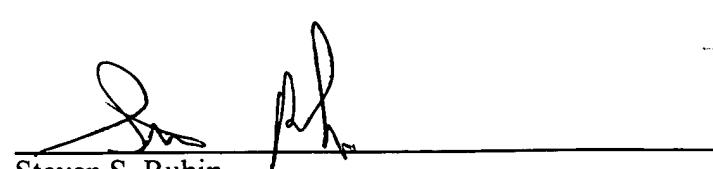
If this communication is filed after the time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 C.F.R. §1.136(a), to extend the time for filing a response by the number of months which will avoid abandonment under 37 C.F.R. §1.135. The fee under 37 C.F.R. § 1.17 should be charged to our Deposit Account No. 15-0700.

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on May 14, 2001:

Steven S. Rubin
Name of applicant, assignee or
Registered Representative

Signature
May 14, 2001
Date of Signature

Respectfully submitted,


Steven S. Rubin
Registration No.: 43,063
OSTROLENK, FABER, GERB & SOFFEN, LLP
1180 Avenue of the Americas
New York, New York 10036-8403
Telephone: (212) 382-0700

SIW:SSR:sak

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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 09/765,137 | 01/18/2001 | Lloyd Adams | P/2167-260 |

CONFIRMATION NO. 7821

2352
 OSTROLLENK FABER GERB & SOFFEN
 1180 AVENUE OF THE AMERICAS
 NEW YORK, NY 100368403

FORMALITIES LETTER



OC000000005851341

Date Mailed: 03/12/2001

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center
 Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE